

EXHIBIT 1

ThinkCash



Universal Fund Investor Overview

May 1, 2009

Agenda



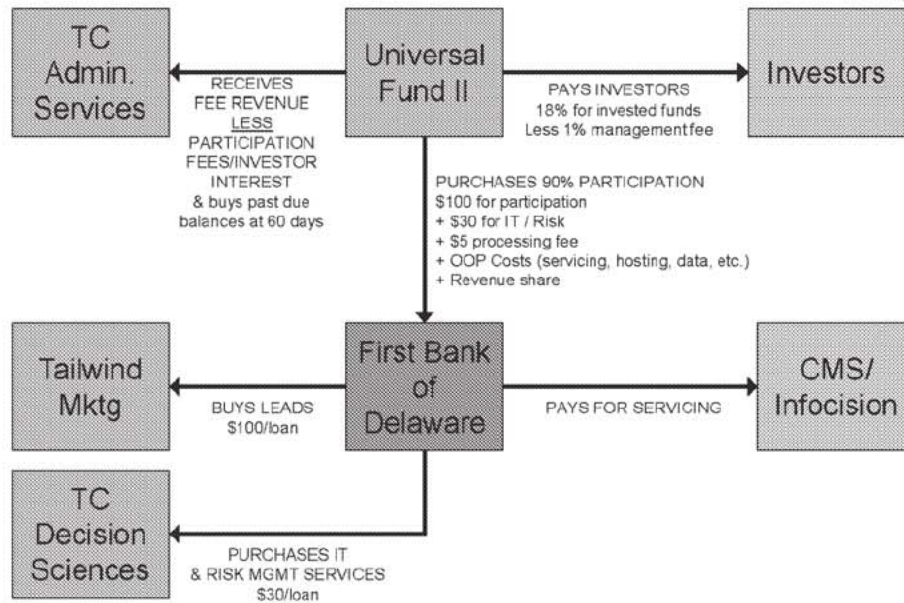
- Investment Overview and Structure
- Product Performance History
- Key Risks
- Questions?

The Universal Fund Pays 17% Net Return to Investors and Purchases High-Yielding Short-Term Debt

Investment Overview

- Investors purchase notes in the Universal Fund
 - Investors paid 18% minus 1% management fee = 17% return
 - Rolling close – investors may purchase a series of notes through 2009
 - Key investor docs – Subscription Agreement, Accredited Investor Questionnaire, Note
- Proceeds used to purchase participations in bank loans – guaranteed by ThinkCash
 - Loans are short-term (4-24 months), high interest installment loans (87-334% APR)
 - Admin Agent purchases loans from Universal Fund 60 days past due at face value and funds a 10% reserve account
 - ThinkCash provides corporate guaranty
- 5 year term – early redemption of notes available quarterly
 - Investors can request early redemption on calendar quarters with 45 days advance notice
 - Notes paid off from principal payments on loan participations with expected payback approximately 6 months

The Universal Fund was Established to Purchase Loan Participations from First Bank of Delaware



First Bank of Delaware Provides All Underwriting and Loan Originations for the Program

4

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OF DELAWARE **thinkCash**

Universal Fund Payment Waterfall

Revenues = 220% APR

Less Payments (in order of priority):

1. Loan Losses (absorbed by Admin Agent) = 110%
2. Payments to FBD (net particip. fees and revenue share) = 10%
3. Interest Payments to Investors = 17%
4. Management Fee = 1%
5. Investor Interest Reserve = 10%

Excess = Cash Flow (Servicing Income) to Admin Agent

**Net Revenue After Losses and Payments to FBD =
6x Coverage of Investor Interest Payment**

5

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First Bank of Delaware Originates the Loans and ThinkCash Acts as Marketer and Administrative Agent

Key Players



- Headquartered in Philadelphia, PA
- Established in 1999
- Revenues = \$100MM+
- Employees = 70+
- Full-service, state chartered bank, member FDIC



- Headquartered in Fort Worth, TX
- Established in 2001
- Revenues = \$100MM+
- Employees = 200+
- Leading online consumer lender
- Investors include Sequoia Capital & Technology Crossover Ventures

Universal Fund II

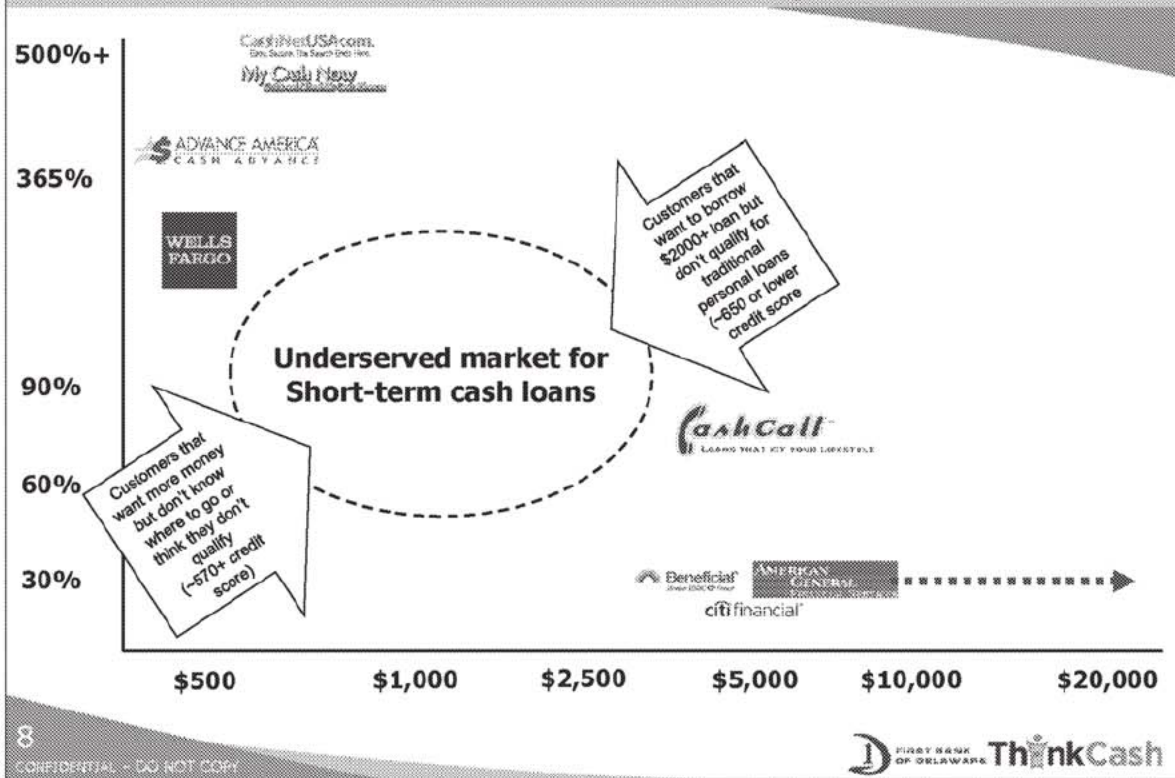
- Delaware LLC – single member
- Exclusive charter is to purchase participations in FBD loans
- First fund successfully managed

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ThinkCash Provides Loans to Consumers Whose Credit Needs are Not Well-Served by Traditional Offerings



ThinkCash Installment Loans Bridge Consumers from Payday Loans to More Mainstream Installment Loans

ThinkCash

[HOW IT WORKS](#)
[LOAN COST & TERMS](#)
[MY ACCOUNT](#)
[NEW CUSTOMER SIGN UP](#)


We provide short term loans to cover life's unexpected events

Now there's a new way to pay bills, avoid bounced checks, and catch up on life's expenses. Get from \$250 up to \$2500 with no paperwork and no hassle*. Apply now and join thousands of customers that count on ThinkCash for their cash needs.

Why ThinkCash?

- > Get \$250 to \$2500 by tomorrow**
- > Apply online, answer in seconds**
- > No paperwork, no lines, no hassles**
- > Convenient payment options
- > You don't need perfect credit

We can help.

- > What is ThinkCash?
- > How Much Does it Cost?
- > Testimonials
- > Refer a Friend and Earn \$
- > 12 Steps Out of Debt

Get started today.

To apply for a loan, complete this section and click "Apply Now"

First Name:

Middle Name:

Last Name:

Email Address:

Confirm E-mail:

State of Residence:

Promo Code or Referral ID: (optional)

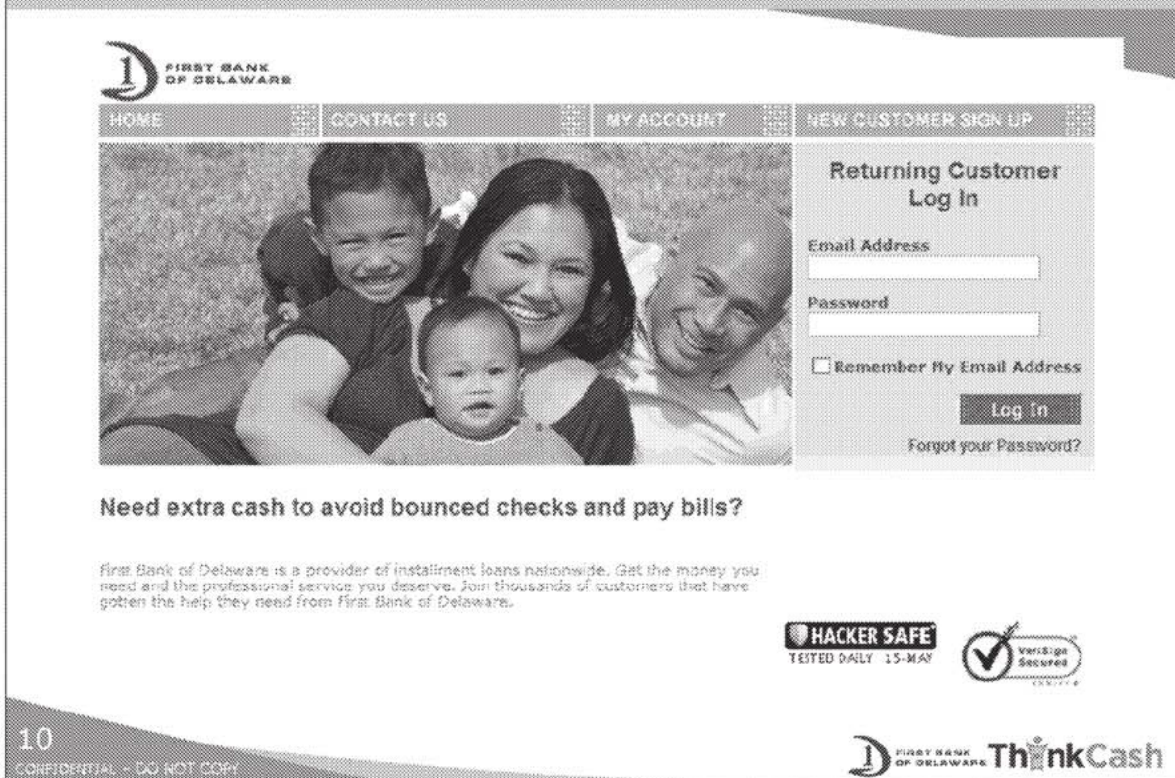
APPLY NOW

9

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First Bank of Delaware ThinkCash

Consumers complete mini app at ThinkCash then directed to FBDLoans.com



The screenshot displays the First Bank of Delaware website. At the top, the bank's logo is on the left, and a navigation menu includes links for HOME, CONTACT US, MY ACCOUNT, and NEW CUSTOMER SIGN UP. Below the navigation bar is a large banner image of a smiling family (a man, a woman, and two children). To the right of the image is a 'Returning Customer Log In' section with input fields for 'Email Address' and 'Password', a 'Remember My Email Address' checkbox, a 'Log In' button, and a 'Forgot your Password?' link. Below the banner, a headline reads 'Need extra cash to avoid bounced checks and pay bills?'. This is followed by a paragraph stating: 'First Bank of Delaware is a provider of installment loans nationwide. Get the money you need and the professional service you deserve. Join thousands of customers that have gotten the help they need from First Bank of Delaware.' To the right of this text are two security logos: 'HACKER SAFE TESTED DAILY 15-MAY' and a 'VeriSign Secured' logo. The bottom left corner shows the number '10' and the text 'CONFIDENTIAL - DO NOT COPY'. The bottom right corner features the First Bank of Delaware logo and the 'ThinkCash' logo.

FIRST BANK OF DELAWARE

HOME CONTACT US MY ACCOUNT NEW CUSTOMER SIGN UP

Returning Customer Log In

Email Address
Password

☐ Remember My Email Address

Log In

Forgot your Password?

Need extra cash to avoid bounced checks and pay bills?

First Bank of Delaware is a provider of installment loans nationwide. Get the money you need and the professional service you deserve. Join thousands of customers that have gotten the help they need from First Bank of Delaware.

HACKER SAFE
TESTED DAILY 15-MAY

VeriSign Secured

10
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FIRST BANK OF DELAWARE ThinkCash

The Loan APR Drops as the Offered Loan Amount Increases Based on Creditworthiness

Product Description

Max Loan Amount	Term Rate	Daily Rate	Bi-weekly Term	Bi-weekly Payment	Semi-Monthly Term	Semi-Monthly Payment	Monthly Term	Monthly Payment
250	334%	0.9151	8	51.76	8	53.18	4	111.35
500	334%	0.9151	12	83.78	12	86.98	6	180.47
600	311%	0.8521	12	96.55	12	100.08	6	207.49
700	288%	0.7890	12	108.06	12	111.81	6	231.62
800	260%	0.7123	24	88.85	24	93.74	12	191.37
900	240%	0.6575	24	94.23	24	99.24	12	202.56
1000	220%	0.6027	30	92.52	30	97.93	15	199.14
1100	200%	0.5479	30	94.69	30	110.01	15	203.33
1200	180%	0.4932	30	95.78	30	100.89	15	205.10
1300	170%	0.4658	36	94.50	36	99.97	18	202.72
1400	160%	0.4384	36	97.33	36	102.80	18	208.45
1500	149%	0.4082	42	94.92	42	100.56	21	203.53
1600	139%	0.3808	42	96.15	42	101.68	21	205.79
1700	129%	0.3534	42	96.85	42	102.21	21	206.85
1800	119%	0.3260	48	93.08	48	98.45	24	198.95
1900	109%	0.2986	48	92.36	48	97.45	24	196.91
2000	99%	0.2712	48	91.18	48	95.93	24	193.82
2100	98%	0.2685	48	95.12	48	100.05	24	202.13
2200	97%	0.2658	48	99.01	48	104.11	24	210.32
2300	96%	0.2630	48	102.81	48	108.07	24	218.33
2400	90%	0.2466	48	103.07	48	108.14	24	218.43
2500	87%	0.2384	48	105.20	48	110.26	24	222.70

11

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How we differ from a typical payday loan?

\$750 Installment Loan			\$750 Payday Loan *		
Week 2	Pmt. 1	\$85.42	Rollover 1	\$150.00	
Week 4	Pmt. 2	\$85.42	Rollover 2	\$150.00	
Week 6	Pmt. 3	\$85.42	Rollover 3	\$150.00	
Week 8	Pmt. 4	\$85.42	Rollover 4	\$150.00	
Week 10	Pmt. 5	\$85.42	Payoff and Re-Advance	\$900.00	\$750
Week 12	Pmt. 6	\$85.42	Rollover 1	\$150.00	
Week 14	Pmt. 7	\$85.42	Rollover 2	\$150.00	
Week 16	Pmt. 8	\$85.42	Rollover 3	\$150.00	
Week 18	Pmt. 9	\$85.42	Rollover 4	\$150.00	
Week 20	Pmt. 10	\$85.42	Payoff and Re-Advance	\$900.00	\$750
Week 22	Pmt. 11	\$85.42	Rollover 1	\$150.00	
Week 24	Pmt. 12	\$85.42	Rollover 2	\$150.00	
Week 26	Pmt. 13	\$85.42	Rollover 3	\$150.00	
Week 28	Pmt. 14	\$85.42	Rollover 4	\$150.00	
Week 30	Pmt. 15	\$85.42	Payoff and Re-Advance	\$900.00	\$750
Week 32	Pmt. 16	\$85.42	Rollover 1	\$150.00	
Week 34	Pmt. 17	\$85.42	Rollover 2	\$150.00	
Week 36	Pmt. 18	\$85.42	Rollover 3	\$150.00	
Week 38	Pmt. 19	\$85.42	Rollover 4	\$150.00	
Week 40	Pmt. 20	\$85.42	Payoff and Re-Advance	\$900.00	\$750
Week 42	Pmt. 21	\$85.42	Rollover 1	\$150.00	
Week 44	Pmt. 22	\$85.42	Rollover 2	\$150.00	
Week 46	Pmt. 23	\$85.42	Rollover 3	\$150.00	
Week 48	Pmt. 24	\$85.42	Payoff	\$900.00	
Net Repayment		\$2,050.08	Net Repayment		\$4,350.00
APR		268.01%	APR		521.43%

* Note - sample represents \$20 per every \$100 lent assumes customer rolls over loan throughout a 12 month period

Total Interest \$1,300.08

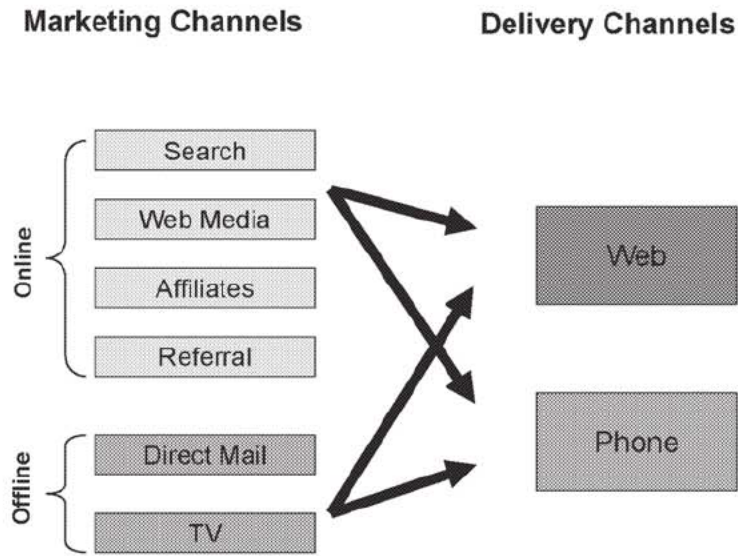
Total Interest \$3,600.00

12

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ThinkCash Is Marketed Via Both On-Line and Offline Channels



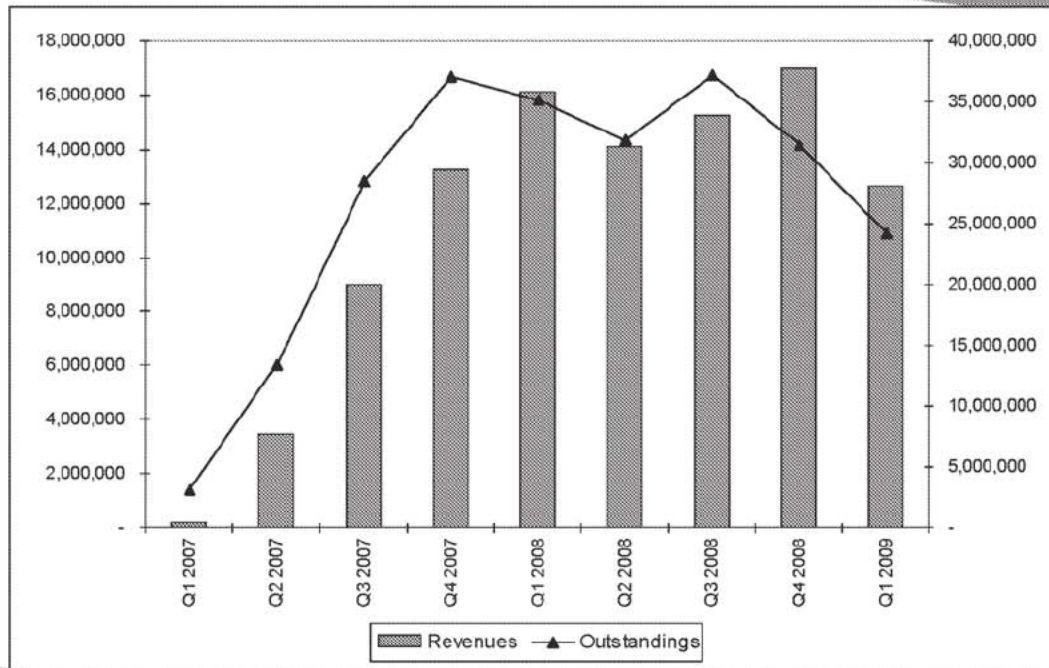
The Primary Driver of Volume is Search Engine Marketing

13

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Significant Growth in Revenue and Outstandings Since Inception...



14

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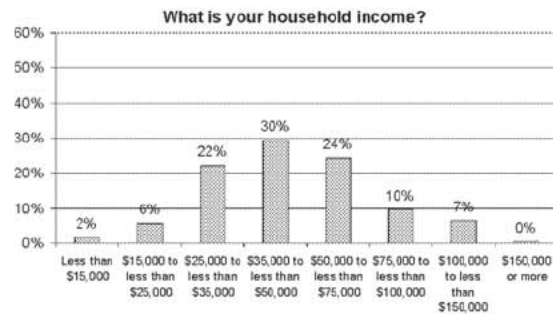
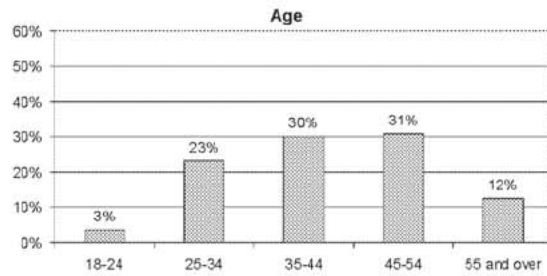
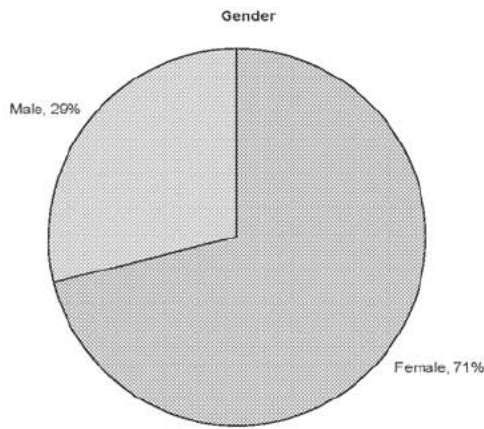
...And Over \$100MM in Loans Have Been Originated Since Inception

Key Portfolio Statistics

- Loans originated = \$100 MM+
- Loan customers = 150,000+
- 2007 finance charges = \$24MM
- 2007 losses = \$12MM
- 2008 finance charges = \$62MM
- 2008 losses = \$32MM
- Average loan size = \$700
- Average loan term = 10 months
- Average payment default rate = < 10%
- Average cure/collections rates > 50%
- Net yield on outstandings = 100%+ APR

The Typical Customer is a 35 to 44 Year Old Woman with \$35K to \$50K Household Income

ThinkCash Customer Demographics



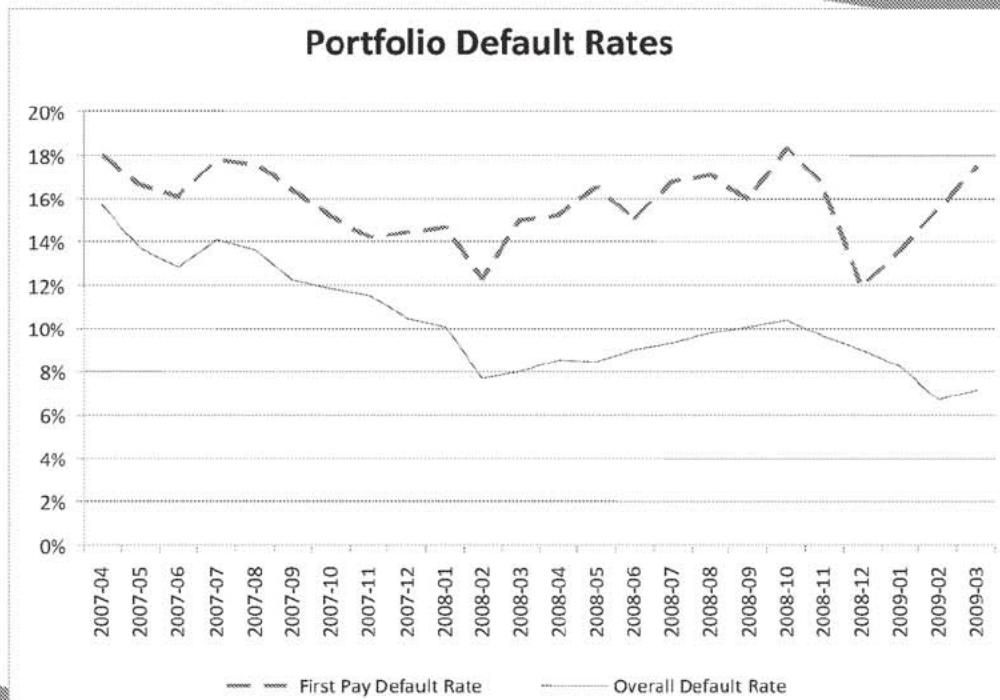
* Based on survey of 4,000 customers

16

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Loan Portfolio Performance Has Continued to Improve Since Inception

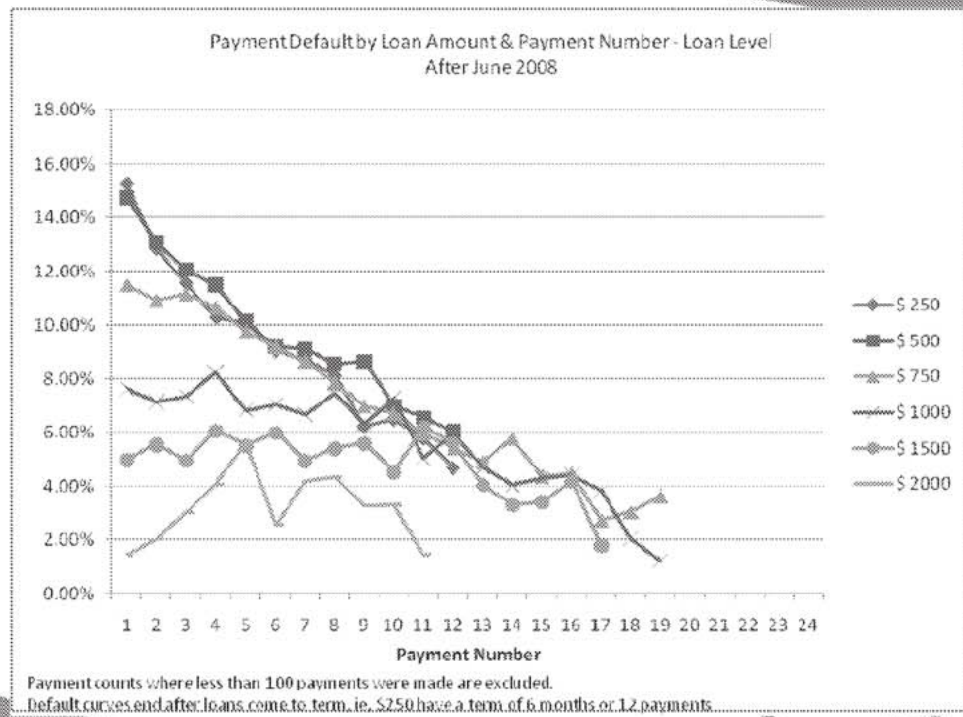


17

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Payment Default Rates Drop Over Time and Have Not Shown Signs of Erosion Due to the Economy

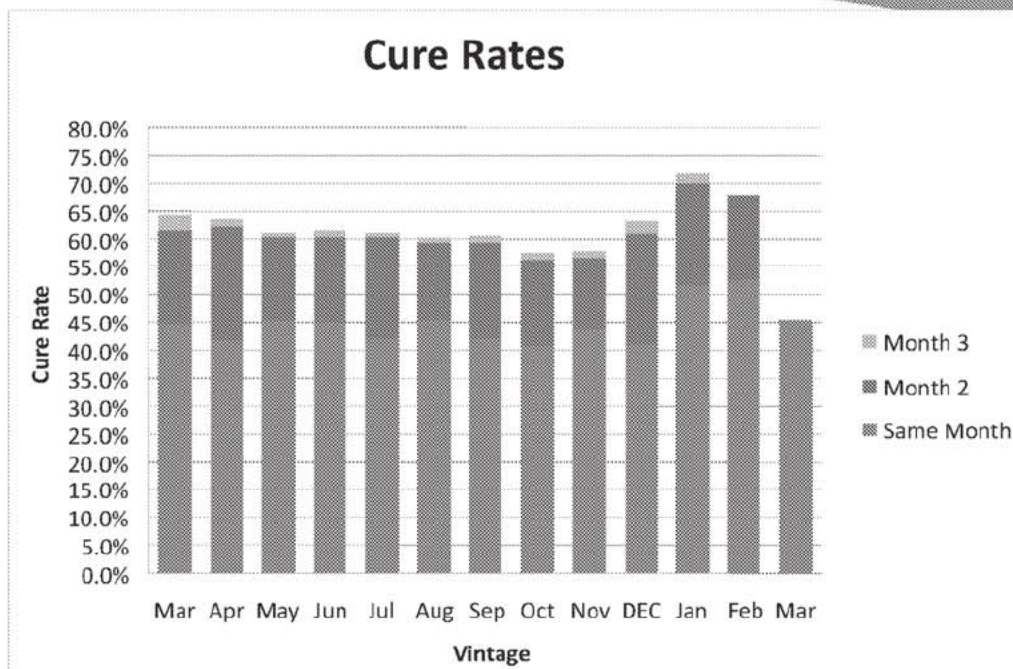


18

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Collections and Cure Rates Have Also Remained Strong



19

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Overview of Risks

Risk	Potential Impact	Mitigating Factors
Regulatory/Legal (FDIC or state/ federal legislation changes or lawsuits)	<ul style="list-style-type: none"> ▪ Potential for early termination of program ▪ Litigation may raise costs of loan program 	<ul style="list-style-type: none"> ▪ No history of FDIC or state/federal legislation changes impacting loan collectability ▪ Admin Agent pays any litigation costs
Loan Performance (credit quality erosion)	<ul style="list-style-type: none"> ▪ Reduced loan portfolio yields 	<ul style="list-style-type: none"> ▪ Significant portfolio history ▪ Current portfolio yield > 100% ▪ Admin Agent guaranty
Admin Agent (default or bankruptcy)	<ul style="list-style-type: none"> ▪ Breach of guaranty ▪ Potential for early termination of program 	<ul style="list-style-type: none"> ▪ Strong TC financials (\$30MM+) ▪ 10% reserve account ▪ High yielding portfolio

Overview of Risks (cont.)

Risk	Potential Impact	Mitigating Factors
Bank (failure)	<ul style="list-style-type: none"> ▪ Early termination of program 	<ul style="list-style-type: none"> ▪ Strong bank financials ▪ Loans continue to be collectable ▪ Bank has outsourced servicing
Early Termination (due to regulatory changes, credit quality erosion, admin agent or bank default)	<ul style="list-style-type: none"> ▪ Accelerated payback of investor funds 	<ul style="list-style-type: none"> ▪ Early termination does not reduce investor returns on deployed capital

Please Read the PPM for a Full Description of Risks

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